

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 17-27560-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Luis Garro  
325 Thiemarx Terrace  
Skillman, NJ 08558

Social Security No.:  
xxx-xx-8255

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 12/26/18.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

Dated: December 26, 2018  
JAN: bwj

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Luis Garro  
 Debtor

Case No. 17-27560-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 148

Page 1 of 2  
 Total Noticed: 47

Date Rcvd: Dec 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 28, 2018.

db  
 517036722 +Luis Garro, 325 Thiemarx Terrace, Skillman, NJ 08558-2633  
 517036726 +A-1 Collections Svc, 101 Grovers Mill Rd Ste, Lawrenceville, NJ 08648-4706  
 517036727 +Blue Star Carting, Inc., PO Box 4015, Dunellen, NJ 08812-4015  
 517036735 +Branning Collision Centers, 98 Crow Hill Road, Freehold, NJ 07728-8404  
 517036738 +CNH Capital America, LLC, 233 Lake Ave., Racine, WI 53403-1015  
 517036741 +East Wind Agency, P.O. Box 1009, Barnegat, NJ 08005-4009  
 +FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429  
 (address filed with court: Focus Receivables Management, 1130 Northchase Parkway, Suite 150, Marietta, GA 30067)  
 517036749 +Law Offices of Harold Scherr, 1064 Greenwood Blvd, Suite 328, Lake Mary, FL 32746-5419  
 517036752 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, Attn: Bankruptcy, 350 Highland Drive, Lewisville, TX 75067)  
 517036753 +Nationstar, servicer forWells Fargo Bank, c/o KML Law Group, P.C.,  
 216 Haddon Avenue, Ste., 406, Collingswood, NJ 08108-2812  
 517036756 +Princeton HealthCare System, PO Box 8500, Philadelphia, PA 19178-8500  
 517036759 +RMS, PO Box 4647, Lutherville Timonium, MD 21094-4647  
 517036761 +Sidetrax, Inc., c/o Braff, Harris & Sukoneck, 570 W. Mt. Pleasant Ave., P.O. Box 657,  
 Livingston, NJ 07039-0657  
 517036762 +State of New Jersey, Department of Labor and Workforce Develo,  
 Office of Special Compensation funds, P.O. Box 389, Trenton, NJ 08625-0389  
 517095853 +WELLS FARGO BANK, NATIONAL ASSOCIATION, Nationstar Mortgage LLC, PO Box 619096,  
 Dallas, TX 75261-9096

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 27 2018 00:31:24 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 27 2018 00:31:20 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517036723 +EDI: BANKAMER2.COM Dec 27 2018 04:53:00 Bank Of America, Po Box 17054,  
 Wilmington, DE 19850-7054  
 517036724 EDI: BANKAMER2.COM Dec 27 2018 04:53:00 Bank of America, P.O. Box 15184,  
 Wilmington, DE 19850-5184  
 517036725 +EDI: BANKAMER2.COM Dec 27 2018 04:53:00 Bank of America, PO Box 54660,  
 Los Angeles, CA 90054-0660  
 517036729 EDI: CAPITALONE.COM Dec 27 2018 04:53:00 Capital 1 Bank, Attn: C/O TSYS Debt Management,  
 Po Box 5155, Norcross, GA 30091  
 517036734 +E-mail/Text: peretore@peretore.com Dec 27 2018 00:31:34 CNH Capital America,  
 c/o Peretore & Peretore, PC, 191 Woodport Rd, Sparta, NJ 07871-2607  
 517036728 +E-mail/Text: ky@caine-weiner.com Dec 27 2018 00:31:48 Caine & Weiner,  
 9931 Corporate Campus Dr, Louisville, KY 40223-4035  
 517036732 +EDI: CHASE.COM Dec 27 2018 04:53:00 Chase, Attn: Bankruptcy Dept, Po Box 100018,  
 Kennesaw, GA 30156-9204  
 517036731 EDI: CHASE.COM Dec 27 2018 04:53:00 Chase, Bank One Card Serv, Westerville, OH 43081  
 517036733 +EDI: CHASE.COM Dec 27 2018 04:53:00 Chase- Bp, 800 Brooksedge Blv,  
 Westerville, OH 43081-2822  
 517036736 +EDI: CCS.COM Dec 27 2018 04:53:00 Credit Collection Services, Two Wells Avenue,  
 Newton Center, MA 02459-3246  
 517036737 +EDI: RESURGENT.COM Dec 27 2018 04:53:00 East Bay Funding, c/o Resurgent Capital Services,  
 P.O. Box 288, Greenville, SC 29602-0288  
 517036739 +E-mail/Text: bknotice@ercbpo.com Dec 27 2018 00:31:29 Enhanced Recovery Company, LLC,  
 8014 Bayberry Road, Jacksonville, FL 32256-7412  
 517036740 +EDI: CONVERGENT.COM Dec 27 2018 04:53:00 Er Solutions, Po Box 9004,  
 Renton, WA 98057-9004  
 517036742 +EDI: RMSC.COM Dec 27 2018 04:53:00 Gemb/jcp, Attention: Bankruptcy, Po Box 103106,  
 Roswell, GA 30076-9106  
 517036743 +EDI: RMSC.COM Dec 27 2018 04:53:00 Gemb/walmart, Po Box 981400, El Paso, TX 79998-1400  
 517036745 +EDI: HFC.COM Dec 27 2018 04:53:00 HSBC Mortgage Services, 636 Grand Regency Blvd,  
 Brandon, FL 33510-3942  
 517036744 +EDI: HFC.COM Dec 27 2018 04:53:00 Hsbc Bank, Attn: Bankruptcy, Po Box 5253,  
 Carol Stream, IL 60197-5253  
 517036746 EDI: HFC.COM Dec 27 2018 04:53:00 Hsbc/rs, Hsbc Retail Services Attn: Bankruptcy,  
 Po Box 15522, Wilmington, DE 19850  
 517036747 +EDI: IIC9.COM Dec 27 2018 04:53:00 I C System Inc, Po Box 64378,  
 Saint Paul, MN 55164-0378  
 517036748 +EDI: IRS.COM Dec 27 2018 04:53:00 Internal Revenue Service, P.O. Box 7346,  
 Philadelphia, PA 19101-7346  
 517036750 +EDI: LTDFINANCIAL.COM Dec 27 2018 04:53:00 LTD Financial Services,  
 7322 Southwest Freeway Suite 1600, Houston, TX 77074-2134  
 517220813 EDI: RESURGENT.COM Dec 27 2018 04:53:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of CR Evergreen, LLC, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587

District/off: 0312-3

User: admin  
Form ID: 148

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Total Noticed: 47

Date Rcvd: Dec 26, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517036751 +E-mail/Text: bknotices@mbandw.com Dec 27 2018 00:31:44 McCarthy, Burgess & Wolf,  
26000 Cannon Road, Bedford, OH 44146-1807  
517036754 E-mail/Text: bankruptcydepartment@tsico.com Dec 27 2018 00:32:01 NCo financial Systems, Inc,  
20 East Clementon Road, #102 North, Gibbsboro, NJ 08026  
517036755 +EDI: PRA.COM Dec 27 2018 04:53:00 PRA Receivables Management, LLC, c/o Beneficial,  
P.O. Box 41067, Norfolk, VA 23541-1067  
517036757 +E-mail/Text: eciarkowski@natureschoicecorp.com Dec 27 2018 00:31:57 Reliable Wood Products,  
1 Caven Point Avenue, Jersey City, NJ 07305-4603  
517036760 +EDI: SEARS.COM Dec 27 2018 04:53:00 Sears/cbsd, Po Box 6189, Sioux Falls, SD 57117-6189  
517036763 +EDI: CITICORP.COM Dec 27 2018 04:53:00 Sunoco/citi, Po Box 6497,  
Sioux Falls, SD 57117-6497  
517036764 EDI: AISTMBL.COM Dec 27 2018 04:53:00 T-Mobile, PO Box 742596, Cincinnati, OH 45274  
517036765 +EDI: OPHSUBSID.COM Dec 27 2018 04:53:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,  
2001 Western Ave., Ste 400, Seattle, WA 98121-3132

TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517036730 ###+Cbe Group, 131 Tower Park Dr Suite 100, Waterloo, IA 50701-9374  
517036758 ###+Relible Wood Products, 1 Caven Point Avenue, Jersey City, NJ 07305-4603

TOTALS: 0, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 28, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 26, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Brian C. Nicholas on behalf of Creditor Wells Fargo Bank, N.A. bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Candyce Ilene Smith-Sklar on behalf of Debtor Luis Garro mail@njpalaw.com  
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Jenelle C Arnold on behalf of Creditor Wells Fargo Bank, N.A. bkecfinbox@aldridgepite.com,  
jarnold@ecf.courtdrive.com  
Kevin Gordon McDonald on behalf of Creditor Wells Fargo Bank, N.A. kmcdonald@blankrome.com,  
bkgroup@kmlawgroup.com  
Sindi Mncina on behalf of Creditor Wells Fargo Bank, N.A. smncina@rascrane.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8